



Guest Member Fee Schedule

Identification Notice

Please have your current, un-expired, VALID Federal or State issued identification ready to present to the teller. We need to verify your photo and signature for protection of your identity and your account information. Additional information may be asked to further validate ownership of the account.

Availability of Funds Notice

Funds Deposited to your account may not be immediately available based on your Credit Union's Hold Policies. Please contact your Credit Union regarding its Hold Policies on your account.

This location does not place holds on deposited items and cannot release a hold on your account, only your credit union can do that.

Acceptance of Items for Deposit

This CO-OP Shared Branch reserves the right to refuse acceptance of any item presented for deposit or payment.

Official Checks	\$5.00
Check Deposit	FREE
Beginning with the 16th	
check per deposit	\$0.20 per check
FAX Request (first page)	\$3.00
Each additional page	\$1.50
Business currency change order	
(over \$500)	\$10.00
Rolled coin purchase	\$0.25 per roll
Rolled coin deposit	Use coin machine
Fee is 3% of the amount	
Photocopies	\$0.50 per page
Research Fees	\$25.00 per hour
Returned items	\$15.00 each item
Notary	Free

NOTE: Fees may differ for services provided if a Member uses another location.

This location may not deviate from the Fee Schedule.

Effective: July 7, 2021

Regulation CC:

Funds Availability Disclosures

Important Information
on Deposits, Holds,
and Withdrawals



800-527-1017
centralfcu.com



"Funds Availability of Deposits" explains our policy for the availability of deposits to the checking accounts you have with us. Deposits to other accounts with us may be subject to longer holds on funds at our sole discretion. Deposits made through Mobile Banking will be subject to holds in our discretion and are not subject to this policy.

1. General Policy

Our policy is to make funds from your deposits available to you on the first business day after we receive your deposit. Funds from cash or electronic deposits may be available immediately. Deposits at ATMs that we own or operate will be available on the second business day after we receive your deposit, except that U.S. Treasury checks payable to you will be available on the first business day after we receive your deposit. Deposits made at ATMs we do not own or operate may not be available until the fifth (5th) business day after we receive your deposit. ATMs that we own or operate are identified with our name or logo.

Once funds are available, you can withdraw the funds in cash and we will use the funds to pay your checks and electronic fund transfers (EFTs) on the account you have with us. For determining the availability of the funds from your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before we close on a day that we are open, we consider that to be the day of your deposit. If you make a deposit after we close or on a day we are not open, we will consider that deposit made on the next business day we are open.

2. Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$225 of your deposit will be available on the first (1st) business day. If we are not going to make all of the funds from your deposit available on the first (1st) business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

3. Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, or if we provide cash back on a check you deposit, we may withhold the availability of a corresponding amount of funds that are already in the account you have with us. (We do this because the check can be returned by the institution on which it is drawn.) The funds withheld in an account will be available at the time funds from the check cashed would have been available. If we take a check for deposit that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described in this disclosure for the type of check you deposited.

4. Longer Delays May Apply

We may delay your ability to withdraw funds from a check deposited into an account with us for an additional number of days under certain circumstances. Federal law provides exceptions to the federal funds availability schedules when:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn an account with us repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

5. Special Rules for New Accounts

The following rules may apply during the first thirty (30) days after you start a new account with us:

- a. Funds from electronic direct deposits will be available on the day we receive the deposit.
- b. Funds from deposits of wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first (1st) business day after the day of the deposit if the deposit meets certain criteria (for example, the check must be payable to you). The excess over \$5,525 may not be available until the ninth (9th) business day after the day of your deposit.
- c. Funds from all other check deposits may not be available until the eleventh (11th) business day after the day of your deposit.

6. Foreign Checks

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.